

<i>SERFF Tracking Number:</i>	<i>FRCS-125756838</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>OM Financial Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39817</i>
<i>Company Tracking Number:</i>	<i>5015</i>		
<i>TOI:</i>	<i>A07I Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A07I.001 Equity Indexed</i>
<i>Product Name:</i>	<i>Amerimark Freedom Data Page</i>		
<i>Project Name/Number:</i>	<i>LMG-2/68/LMG-2/68</i>		

## Filing at a Glance

Company: OM Financial Life Insurance Company

Product Name: Amerimark Freedom Data Page SERFF Tr Num: FRCS-125756838 State: ArkansasLH

TOI: A07I Individual Annuities - Special

SERFF Status: Closed

State Tr Num: 39817

Sub-TOI: A07I.001 Equity Indexed

Co Tr Num: 5015

State Status: Approved-Closed

Filing Type: Form

Co Status: None

Reviewer(s): Linda Bird

Authors: Exselsa Cartwright, Aaron Clark  
Disposition Date: 08/05/2008

Date Submitted: 07/31/2008

Disposition Status: Approved

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: LMG-2/68

Project Number: LMG-2/68

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Submitted on or about this same date.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/05/2008

State Status Changed: 08/05/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Our fee of \$500 has been sent by EFT on this same date.

The enclosed forms are revised data pages which will replace the data pages for the Flexible Premium Deferred Annuities previously approved by your Department as listed in the chart below.

Replacement Page Form Number/ Flexible Premium Deferred Annuity/ Approved

SERFF Tracking Number: FRCS-125756838 State: Arkansas  
Filing Company: OM Financial Life Insurance Company State Tracking Number: 39817  
Company Tracking Number: 5015  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Amerimark Freedom Data Page  
Project Name/Number: LMG-2/68/LMG-2/68

AM-PEIAII-0405-0A(AR)/ AM-PEIAII-0405-0(AR)/07/13/05  
AM-PEIAII-0405-BA(AR)/ AM-PEIAII-0405-B(AR)/07/13/05  
AM-PEIAII-0405-0-1A(AR)/ AM-PEIAII-0405-0-1(AR)/07/13/05  
AM-PEIAII-0405-B-1A(AR)/ AM-PEIAII-0405-B-1(AR)/07/13/05

The enclosed data pages differ from those previously approved in the following ways:

- A. The addition of bracketing for variability in order to allow more flexibility in product design. The variability added includes: The ability to add optional benefit riders when new riders become available. Only riders applicable to an issued policy/certificate will be reflected on the Data Page. The ability to add new crediting rate strategies. Only the crediting rate strategies specific to an issued policy will be reflected on the Data Page.
- B. Moved the Maturity Date to the first page of the Data Page.
- C. Deleted the Table of Guaranteed Values as this table is not referenced in the contract.

The enclosed forms are written in clear and simplified language and, when attached to the policy, have passed the Flesch Reading Test.

The forms are in final printed form subject only to changes in font style, margins, page numbers, ink, and paper stock. Printing standards will never be less than those required by law.

## Company and Contact

### Filing Contact Information

(This filing was made by a third party - FC01)

Exselsa Cartwright, Compliance Specialist      exselsa.cartwright@firstconsulting.com  
1020 Central      (800) 927-2730 [Phone]  
Kansas City, MO 64105      (816) 391-2755[FAX]

### Filing Company Information

OM Financial Life Insurance Company	CoCode: 63274	State of Domicile: Maryland
1001 Fleet Street	Group Code: 2598	Company Type:
Baltimore, MD 21202	Group Name:	State ID Number:
(888) 697-5433 ext. [Phone]	FEIN Number: 52-6033321	

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*SERFF Tracking Number:*      *FRCS-125756838*      *State:*      *Arkansas*  
*Filing Company:*      *OM Financial Life Insurance Company*      *State Tracking Number:*      *39817*  
*Company Tracking Number:*      *5015*  
*TOI:*      *A071 Individual Annuities - Special*      *Sub-TOI:*      *A071.001 Equity Indexed*  
*Product Name:*      *Amerimark Freedom Data Page*  
*Project Name/Number:*      *LMG-2/68/LMG-2/68*

## Filing Fees

Fee Required?      Yes  
 Fee Amount:      \$500.00  
 Retaliatory?      Yes  
 Fee Explanation:      The fee in the domicile state is \$125.00 per form. Therefore, \$125 times 4 forms equals \$500.00. The fee for this filing is \$500.00  
 Per Company:      No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
OM Financial Life Insurance Company	\$500.00	07/31/2008	21720180

<i>SERFF Tracking Number:</i>	<i>FRCS-125756838</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>OM Financial Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39817</i>
<i>Company Tracking Number:</i>	<i>5015</i>		
<i>TOI:</i>	<i>A071 Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A071.001 Equity Indexed</i>
<i>Product Name:</i>	<i>Amerimark Freedom Data Page</i>		
<i>Project Name/Number:</i>	<i>LMG-2/68/LMG-2/68</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Linda Bird	08/05/2008	08/05/2008

<i>SERFF Tracking Number:</i>	<i>FRCS-125756838</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Amerimark Freedom Data Page</i>		
<i>Project Name/Number:</i>	<i>LMG-2/68/LMG-2/68</i>		

## **Disposition**

Disposition Date: 08/05/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: FRCS-125756838 State: Arkansas  
 Filing Company: OM Financial Life Insurance Company State Tracking Number: 39817  
 Company Tracking Number: 5015  
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
 Product Name: Amerimark Freedom Data Page  
 Project Name/Number: LMG-2/68/LMG-2/68

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Readability certification		Yes
Supporting Document	Third party authorization		Yes
Form	Data Pages for Flexible Premium Annuity Policy		Yes
Form	Data Pages for Flexible Premium Annuity Policy		Yes
Form	Data Pages for Flexible Premium Annuity Policy		Yes
Form	Data Pages for Flexible Premium Annuity Policy		Yes

SERFF Tracking Number: FRCS-125756838 State: Arkansas  
Filing Company: OM Financial Life Insurance Company State Tracking Number: 39817  
Company Tracking Number: 5015  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Amerimark Freedom Data Page  
Project Name/Number: LMG-2/68/LMG-2/68

## Form Schedule

**Lead Form Number:** AM-PEIAII-0405-0A(AR)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AM-PEIAII-0405-0A(AR)	Schedule Pages	Data Pages for Flexible Premium Annuity Policy	Initial		57	AM-PEIAII-0405-0A_AR_Sample DP.pdf
	AM-PEIAII-0405-BA(AR)	Schedule Pages	Data Pages for Flexible Premium Annuity Policy	Initial		57	AM-PEIAII-0405-BA_AR_Sample DP.pdf
	AM-PEIAII-0405-0-1A(AR)	Schedule Pages	Data Pages for Flexible Premium Annuity Policy	Initial		57	AM-PEIAII-0405-0-1A(AR) Sample DP.pdf
	AM-PEIAII-0405-B-1A(AR)	Schedule Pages	Data Pages for Flexible Premium Annuity Policy	Initial		57	AM-PEIAII-0405-B-1A_AR_Sample DP.pdf

**OM FINANCIAL LIFE INSURANCE COMPANY**  
**Flexible Premium Deferred Annuity Policy**

**DATA PAGE**

<b>Annuitant:</b> { John Doe P.O. Box 7873 San Francisco, CA 94120}	<b>{ Joint Annuitant:</b> Jane Doe P.O. Box 7873 San Francisco, CA 94120}
<b>Owner:</b> { Jim Smith 123 Main Street San Francisco, CA 94120}	<b>{ Joint Owner:</b> Mary Smith 123 Main Street San Francisco, CA 94120}

**Beneficiary:** As stated in the copy of the Application attached to this Policy unless subsequently changed in compliance with this Policy's provision.

<b>Benefit Description:</b> Flexible Premium Deferred Annuity <b>Policy Number:</b> {XXX000100} <b>Initial Premium:</b> {\$10,000.00} <b>Issue Age:</b> {40}	<b>Qualified Type:</b> {Nonqualified} <b>Issue Date:</b> {5/01/2008} <b>Effective Date:</b> {5/01/2008} <b>Maturity Date:</b> {5/01/2068}
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{Optional Benefits or Riders: {Guaranteed Minimum Withdrawal Benefit Rider}}  
 {Starting at the end of the first Policy Year, a charge of {X%} is deducted annually from the account value. This charge may change on Restart, subject to a maximum of {1.00%}. For the initial Roll-up period of 10 years, the Roll-up annual accrual rate is {4%}. This Roll-up rate may change with Restart, subject to a minimum guarantee of {3%}.

{Guaranteed Withdrawal Percentage is based on the annuitant's age as follows: age 50–54 {4.00%}; 55–59 {4.50%}; 60 – 64 {5.00%}; 65–69 {5.50%}; 70–74 {6.00%}; 75–79 {6.50%}; 80–84 {7.00%}; 85–89 {7.50%}; and 90+ {8.00%}.}

{As used in the Rider, “information page” refers to the Policy Data Page, “account value” is defined as the Policy's Annuity Value, “Minimum Guaranteed Surrender Value” is defined as the Policy's Minimum Guaranteed Annuity Value” and “free partial withdrawals” is defined as the Policy's Surrender Charge-Free Withdrawals.}

**Crediting Rate Strategies**

<b>Strategy Name</b>	<b>Allocation Percentage</b>
{Guaranteed One-Year	{50%}}
{Annual Point-to-Point 3-Year High-Water Mark	{0%}}
{S&P 500 One-Year Point-to-Point	{25%}}
{S&P 500 Monthly Cap	{25%}}

Upon Death, Surrender, or election of a Settlement Option, the Minimum Guaranteed Interest Rate is an annualized interest rate of {1.45%}.

{For the Annual Point-to-Point 3-Year High-Water Mark Strategy, the Minimum Participation Rate is {100%} and the Minimum Annual Cap is {5%}.}

{For the S&P 500 One-Year Point-to-Point Strategy, the Minimum Participation Rate is {100%} and the Minimum Annual Cap is {3%}.}

{For the S&P 500 Monthly Cap Strategy, the Minimum Participation Rate is {100%} and the Minimum Monthly Cap is {1%}.}

Surrender Charge-Free Withdrawal Percentage is {10%}.

Lifetime Penalty-Free Limit for Surrender Charge-Free Withdrawals is {not applicable. }



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DATA PAGE  
OM FINANCIAL LIFE INSURANCE COMPANY  
Flexible Premium Deferred Annuity Policy

Any Withdrawal in excess of the Surrender Charge-Free Withdrawal amount will be assessed a Surrender Charge as follows:

**TABLE OF SURRENDER CHARGE PERCENTAGES  
FOR EACH PREMIUM PAYMENT**

Premium Year 1	13.50%
Premium Year 2	12.50%
Premium Year 3	11.50%
Premium Year 4	10.50%
Premium Year 5	10.00%
Premium Year 6	9.00%
Premium Year 7	8.00%
Premium Year 8	7.00%
Premium Year 9	6.00%
Premium Year 10	5.00%
Premium Year 11	4.00%
Premium Year 12	2.00%
Premium Year 13 and thereafter	0%

Surrender Charges may be waived subject to the provisions of this Policy.

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**OM FINANCIAL LIFE INSURANCE COMPANY**  
**Flexible Premium Deferred Annuity Policy**

**DATA PAGE**

Annuitant: { John Doe P.O. Box 7873 San Francisco, CA 94120 }	{ Joint Annuitant: Jane Doe P.O. Box 7873 San Francisco, CA 94120 }
Owner: { Jim Smith 123 Main Street San Francisco, CA 94120 }	{ Joint Owner: Mary Smith 123 Main Street San Francisco, CA 94120 }

Beneficiary: As stated in the copy of the Application attached to this Policy unless subsequently changed in compliance with this Policy's provision.

Benefit Description: Flexible Premium Deferred Annuity	Qualified Type: {Nonqualified}
Policy Number: {XXX000100}	Issue Date: {5/01/2008}
Initial Premium: {\$10,000.00}	Effective Date: {5/01/2008}
Premium Bonus Amount Percentage: {4.00% }	Maturity Date: {5/01/2068}
Issue Age: {40}	

{Optional Benefits or Riders: {Guaranteed Minimum Withdrawal Benefit Rider}}  
{Starting at the end of the first Policy Year, a charge of {X%} is deducted annually from the account value. This charge may change on Restart, subject to a maximum of {1.00%}. For the initial Roll-up period of 10 years, the Roll-up annual accrual rate is {4%}. This Roll-up rate may change with Restart, subject to a minimum guarantee of {3%}.

{Guaranteed Withdrawal Percentage is based on the annuitant's age as follows: age 50-54 {4.00%}; 55-59 {4.50%}; 60 - 64 {5.00%}; 65-69 {5.50%}; 70-74 {6.00%}; 75-79 {6.50%}; 80-84 {7.00%}; 85-89 {7.50%}; and 90+ {8.00%}.

{As used in the Rider, "information page" refers to the Policy Data Page, "account value" is defined as the Policy's Annuity Value, "Minimum Guaranteed Surrender Value" is defined as the Policy's Minimum Guaranteed Annuity Value" and "free partial withdrawals" is defined as the Policy's Surrender Charge-Free Withdrawals.}

**Crediting Rate Strategies**

<b>Strategy Name</b>	<b>Allocation Percentage</b>
{Guaranteed One-Year	{50%}}
{Annual Point-to-Point 3-Year High-Water Mark	{0%}}
{S&P 500 One-Year Point-to-Point	{25%}}
{S&P 500 Monthly Cap	{25%}}

Upon Death, Surrender, or election of a Settlement Option, the Minimum Guaranteed Interest Rate is an annualized interest rate of {1.45%}.

{For the Annual Point-to-Point 3-Year High-Water Mark Strategy, the Minimum Participation Rate is {100%} and the Minimum Annual Cap is {5%}.

{For the S&P 500 One-Year Point-to-Point Strategy, the Minimum Participation Rate is {100%} and the Minimum Annual Cap is {3%}.

{For the S&P 500 Monthly Cap Strategy, the Minimum Participation Rate is {100%} and the Minimum Monthly Cap is {1%}.

Surrender Charge-Free Withdrawal Percentage is {10%}.

Lifetime Penalty-Free Limit for Surrender Charge-Free Withdrawals is {not applicable. }

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OM FINANCIAL LIFE INSURANCE COMPANY  
Flexible Premium Deferred Annuity Policy

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**TABLE OF SURRENDER CHARGE PERCENTAGES  
FOR EACH PREMIUM PAYMENT**

Premium Year 1	13.75%
Premium Year 2	12.75%
Premium Year 3	11.75%
Premium Year 4	11.00%
Premium Year 5	10.00%
Premium Year 6	9.00%
Premium Year 7	8.00%
Premium Year 8	7.00%
Premium Year 9	6.00%
Premium Year 10	5.00%
Premium Year 11	4.00%
Premium Year 12	2.00%
Premium Year 13 and thereafter	0%

Surrender Charges may be waived subject to the provisions of this Policy.

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**OM FINANCIAL LIFE INSURANCE COMPANY**  
**Flexible Premium Deferred Annuity Policy**

**DATA PAGE**

Annuitant: { John Doe P.O. Box 7873 San Francisco, CA 94120 }	{ Joint Annuitant: Jane Doe P.O. Box 7873 San Francisco, CA 94120 }
Owner: { Jim Smith 123 Main Street San Francisco, CA 94120 }	{ Joint Owner: Mary Smith 123 Main Street San Francisco, CA 94120 }

Beneficiary: As stated in the copy of the Application attached to this Policy unless subsequently changed in compliance with this Policy's provision.

Benefit Description: Flexible Premium Deferred Annuity	Qualified Type: {Nonqualified}
Policy Number: {XXX000100}	Issue Date: {5/01/2008}
Initial Premium: {\$10,000.00}	Effective Date: {5/01/2008}
Issue Age: {40}	Maturity Date: {5/01/2068}

{Optional Benefits or Riders: {Guaranteed Minimum Withdrawal Benefit Rider}}

{Starting at the end of the first Policy Year, a charge of {X%} is deducted annually from the account value. This charge may change on Restart, subject to a maximum of {1.00%}. For the initial Roll-up period of 10 years, the Roll-up annual accrual rate is {4%}. This Roll-up rate may change with Restart, subject to a minimum guarantee of {3%}.

{Guaranteed Withdrawal Percentage is based on the annuitant's age as follows: age 50-54 {4.00%}; 55-59 {4.50%}; 60 - 64 {5.00%}; 65-69 {5.50%}; 70-74 {6.00%}; 75-79 {6.50%}; 80-84 {7.00%}; 85-89 {7.50%}; and 90+ {8.00%}.

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**Crediting Rate Strategies**

<b>Strategy Name</b>	<b>Allocation Percentage</b>
{Guaranteed One-Year	{50%}}
{Annual Point-to-Point 3-Year High-Water Mark	{0%}}
{S&P 500 One-Year Point-to-Point	{25%}}
{S&P 500 Monthly Cap	{25%}}

Upon Death, Surrender, or election of a Settlement Option, the Minimum Guaranteed Interest Rate is an annualized interest rate of {1.45%}.

{For the Annual Point-to-Point 3-Year High-Water Mark Strategy, the Minimum Participation Rate is {100%} and the Minimum Annual Cap is {5%}.

{For the S&P 500 One-Year Point-to-Point Strategy, the Minimum Participation Rate is {100%} and the Minimum Annual Cap is {3%}.

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Surrender Charge-Free Withdrawal Percentage is {10%}.

Lifetime Penalty-Free Limit for Surrender Charge-Free Withdrawals is {not applicable. }



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OM FINANCIAL LIFE INSURANCE COMPANY  
Flexible Premium Deferred Annuity Policy

Any Withdrawal in excess of the Surrender Charge-Free Withdrawal amount will be assessed a Surrender Charge as follows:

**TABLE OF SURRENDER CHARGE PERCENTAGES  
FOR EACH PREMIUM PAYMENT**

Premium Year 1	9.00%
Premium Year 2	8.00%
Premium Year 3	7.00%
Premium Year 4	6.00%
Premium Year 5	5.00%
Premium Year 6	4.00%
Premium Year 7	3.00%
Premium Year 8 and thereafter	0%

Surrender Charges may be waived subject to the provisions of this Policy.

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**OM FINANCIAL LIFE INSURANCE COMPANY**  
**Flexible Premium Deferred Annuity Policy**

DATA PAGE

<p>Annuitant:</p> <p style="padding-left: 40px;">{ John Doe P.O. Box 7873 San Francisco, CA 94120 }</p>	<p>{ Joint Annuitant:</p> <p style="padding-left: 40px;">Jane Doe P.O. Box 7873 San Francisco, CA 94120 }</p>
<p>Owner:</p> <p style="padding-left: 40px;">{ Jim Smith 123 Main Street San Francisco, CA 94120 }</p>	<p>{ Joint Owner:</p> <p style="padding-left: 40px;">Mary Smith 123 Main Street San Francisco, CA 94120 }</p>

Beneficiary: As stated in the copy of the Application attached to this Policy unless subsequently changed in compliance with this Policy's provision.

Benefit Description: Flexible Premium Deferred Annuity	Qualified Type: {Nonqualified}
Policy Number: {XXX000100}	Issue Date: {5/01/2008}
Initial Premium: {\$10,000.00}	Effective Date: {5/01/2008}
Premium Bonus Amount Percentage: {2.50%}	Maturity Date: {5/01/2068}
Issue Age: {40}	

{Optional Benefits or Riders: {Guaranteed Minimum Withdrawal Benefit Rider}}

{Starting at the end of the first Policy Year, a charge of {X%} is deducted annually from the account value. This charge may change on Restart, subject to a maximum of {1.00%}. For the initial Roll-up period of 10 years, the Roll-up annual accrual rate is {4%}. This Roll-up rate may change with Restart, subject to a minimum guarantee of {3%}.

{Guaranteed Withdrawal Percentage is based on the annuitant's age as follows: age 50-54 {4.00%}; 55-59 {4.50%}; 60 - 64 {5.00%}; 65-69 {5.50%}; 70-74 {6.00%}; 75-79 {6.50%}; 80-84 {7.00%}; 85-89 {7.50%}; and 90+ {8.00%}.

{As used in the Rider, "information page" refers to the Policy Data Page, "account value" is defined as the Policy's Annuity Value, "Minimum Guaranteed Surrender Value" is defined as the Policy's Minimum Guaranteed Annuity Value" and "free partial withdrawals" is defined as the Policy's Surrender Charge-Free Withdrawals.}

**Crediting Rate Strategies**

<b>Strategy Name</b>	<b>Allocation Percentage</b>
{Guaranteed One-Year	{50%}}
{Annual Point-to-Point 3-Year High-Water Mark	{0%}}
{S&P 500 One-Year Point-to-Point	{25%}}
{S&P 500 Monthly Cap	{25%}}

Upon Death, Surrender, or election of a Settlement Option, the Minimum Guaranteed Interest Rate is an annualized interest rate of {1.45%}.

{For the Annual Point-to-Point 3-Year High-Water Mark Strategy, the Minimum Participation Rate is {100%} and the Minimum Annual Cap is {5%}.

{For the S&P 500 One-Year Point-to-Point Strategy, the Minimum Participation Rate is {100%} and the Minimum Annual Cap is {3%}.

{For the S&P 500 Monthly Cap Strategy, the Minimum Participation Rate is {100%} and the Minimum Monthly Cap is {1%}.

Surrender Charge-Free Withdrawal Percentage is {10%}.

Lifetime Penalty-Free Limit for Surrender Charge-Free Withdrawals is {not applicable. }

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DATA PAGE  
OM FINANCIAL LIFE INSURANCE COMPANY  
Flexible Premium Deferred Annuity Policy

Any Withdrawal in excess of the Surrender Charge-Free Withdrawal amount will be assessed a Surrender Charge as follows:

**TABLE OF SURRENDER CHARGE PERCENTAGES  
FOR EACH PREMIUM PAYMENT**

Premium Year 1	9.00%
Premium Year 2	9.00%
Premium Year 3	8.00%
Premium Year 4	7.00%
Premium Year 5	6.00%
Premium Year 6	5.00%
Premium Year 7	4.00%
Premium Year 8 and thereafter	0%

Surrender Charges may be waived subject to the provisions of this Policy.

INTENTIONALLY LEFT BLANK

<i>SERFF Tracking Number:</i>	<i>FRCS-125756838</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>OM Financial Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39817</i>
<i>Company Tracking Number:</i>	<i>5015</i>		
<i>TOI:</i>	<i>A071 Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A071.001 Equity Indexed</i>
<i>Product Name:</i>	<i>Amerimark Freedom Data Page</i>		
<i>Project Name/Number:</i>	<i>LMG-2/68/LMG-2/68</i>		

## **Rate Information**

Rate data does NOT apply to filing.



SERFF Tracking Number: FRCS-125756838 State: Arkansas  
Filing Company: OM Financial Life Insurance Company State Tracking Number: 39817  
Company Tracking Number: 5015  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Amerimark Freedom Data Page  
Project Name/Number: LMG-2/68/LMG-2/68

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Certification/Notice 07/31/2008  
**Comments:**  
**Attachment:**  
AR-coc-dist.pdf

### Review Status:

**Bypassed -Name:** Application 07/31/2008  
**Bypass Reason:** Not applicable for this Data Page filing.  
**Comments:**

### Review Status:

**Bypassed -Name:** Life & Annuity - Acturial Memo 07/31/2008  
**Bypass Reason:** Not applicable for this filing.  
**Comments:**

### Review Status:

**Satisfied -Name:** Readability certification 07/31/2008  
**Comments:**  
**Attachment:**  
AR-rdb-dist.pdf

### Review Status:

**Satisfied -Name:** Third party authorization 07/31/2008  
**Comments:**  
**Attachment:**  
Autho - 2008-dist.pdf

**STATE OF ARKANSAS**  
**CERTIFICATION OF COMPLIANCE**

**Company Name:** OM Financial Life Insurance Company

**Form Title(s):** Data Pages for Flexible Premium Deferred Annuity Policies  
AM-PEIAII-0405-0(AR)  
Data Pages for Flexible Premium Deferred Annuity Policies  
AM-PEIAII-0405-0-1(AR)  
Data Pages for Flexible Premium Deferred Annuity Policies  
AM-PEIAII-0405-0-B(AR)  
Data Pages for Flexible Premium Deferred Annuity Policies  
AM-PEIAII-0405-B-A(AR).

**Form Number(s):** AM-PEIAII-0405-0A(AR), AM-PEIAII-0405-BA(AR),  
AM-PEIAII-0405-0-1A(AR), AM-PEIAII-0405-B-1A(AR).

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.

  
\_\_\_\_\_  
JoAnn Grant  
Vice President-Product Implementation

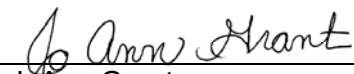
July 31, 2008  
\_\_\_\_\_  
Date

**STATE OF ARKANSAS**  
**READABILITY CERTIFICATION**

**COMPANY NAME:** OM Financial Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
AM-PEIAII-0405-0A(AR)	57
AM-PEIAII-0405-BA(AR)	57
AM-PEIAII-0405-0-1A(AR)	57
AM-PEIAII-0405-B-1A(AR)	57



JoAnn Grant  
Vice President-Product Implementation

July 31, 2008  
Date



**OLD MUTUAL**  
FINANCIAL NETWORK

Old Mutual Financial Network  
1001 Fleet Street  
Baltimore, Maryland 21202  
PH: 410.895.0100  
888.697.LIFE  
FX: 410.895.0162

FIDELITY AND GUARANTY INSURANCE COMPANY  
FIDELITY AND GUARANTY INSURANCE COMPANY OF NEW YORK  
AMERICOM LIFE AND ANNUITY INSURANCE COMPANY

April 18, 2008

To: The Insurance Commissioner

### **Authorization**

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

OM Financial Life Insurance Company

By:

Title: Assistant Vice President - Marketing Actuarial